



Order Filed on August 20, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
<b>Caption in Compliance with D.N.J. LBR 9004-1</b> DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2	
In Re:	Case No.: 18-17523 CMG
Daniel J. Gaughran and Loralyn Gaughran,	Adv. No.:
Debtors.	Hearing Date: 6/20/18
	Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: August 20, 2018**

  
\_\_\_\_\_  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Daniel J. Gaughran, and Loralyn Gaughran  
Case No.: 18-17523 CMG  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2, holder of a mortgage on real property located at 228 Marcia Way, Bridgewater, NJ, 08807, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and John J. Scura, Esquire, attorney for Debtors, Daniel J. Gaughran and Loralyn Gaughran, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall obtain a final modification by December 31, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to make payments while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is unsuccessful, the Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Secured Creditor does not waive its rights to the pre- or post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3  
United States Bankruptcy Court  
District of New Jersey

In re:  
Daniel J Gaughran  
Loralyn Gaughran  
Debtors

Case No. 18-17523-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.  
db/jdb +Daniel J Gaughran, Loralyn Gaughran, 228 Marcia Way, Bridgewater, NJ 08807-5685

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 20, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
David L. Stevens on behalf of Joint Debtor Loralyn Gaughran dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com  
David L. Stevens on behalf of Debtor Daniel J Gaughran dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; tscialla@scuramealey.com; mmack@scura.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John J. Scura, III on behalf of Joint Debtor Loralyn Gaughran jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com; ascolavino@scuramealey.com; dsklar@scuramealey.com; tscialla@scuramealey.com; jscura@scura.com; mmack@scura.com  
John J. Scura, III on behalf of Debtor Daniel J Gaughran jscura@scuramealey.com,  
ecfbkfilings@scuramealey.com; ascolavino@scuramealey.com; dsklar@scuramealey.com; tscialla@scuramealey.com; jscura@scura.com; mmack@scura.com  
Kevin Gordon McDonald on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8